

Debtor 1 WILLIAM JAMES SMATHERSDebtor 2 CARRIE ELIZABETH SMATHERS  
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 13-10903TPA

## Form 4100N

## Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: PNC BANK NA Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account 6 4 3 0

Property Address: 108 N 4TH AVE  
CLARION PA 16214

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>0.00</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>0.00</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>0.00</u>

**Part 3: Postpetition Mortgage Payment**

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$188.25

The next postpetition payment is due on

8 / 1 / 2018  
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 WILLIAM JAMES SMATHERS  
Name

Case number (if known) 13-10903TPA

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour  
Signature

Date 08/08/2018

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **WILLIAM JAMES SMATHERS**  
Name

Case number (if known) **13-10903TPA**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3)</u></b>				
01/28/2014	0879764	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	1,106.00
02/25/2014	0883800	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	158.00
03/25/2014	0887854	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	158.00
04/25/2014	0892003	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	158.00
05/28/2014	0896084	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	158.00
06/25/2014	0900146	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	158.00
07/24/2014	0904239	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	158.00
08/26/2014	0908298	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	152.34
09/29/2014	0912453	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	163.66
10/29/2014	0916437	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	158.00
11/24/2014	0920562	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	158.00
12/22/2014	0925146	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	158.00
01/27/2015	0929232	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	158.00
02/24/2015	0933275	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	158.00
03/26/2015	0937339	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	158.00
04/24/2015	0941530	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	158.00
05/26/2015	0945607	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	158.00
07/28/2015	0953629	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	164.45
08/26/2015	0957661	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	127.69
09/28/2015	0961558	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	127.69
10/26/2015	0965557	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	127.69
11/24/2015	0969722	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	127.69
12/22/2015	0973687	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	127.69
01/26/2016	0977755	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	127.69
02/24/2016	0981662	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	127.69
03/28/2016	0985717	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	127.69
04/22/2016	0989885	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	127.69
05/24/2016	0993857	PNC BANK	AMOUNTS DISBURSED TO CREDITOR	338.94
06/27/2016	1002633	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	138.34
07/26/2016	1006586	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	138.34
08/26/2016	1010601	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	138.34
09/27/2016	1014549	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	138.34
10/26/2016	1018264	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	138.34
11/21/2016	1021556	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	138.34
12/21/2016	1024881	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	138.34
01/27/2017	1028371	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	138.34
03/28/2017	1035211	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	276.68
04/21/2017	1038479	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	138.34
06/27/2017	1045145	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	250.68
07/25/2017	1048443	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	278.76
08/25/2017	1051804	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	159.34
09/26/2017	1055127	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	189.88
10/25/2017	1058485	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	169.52
11/21/2017	1061734	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	169.52
12/21/2017	1065041	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	169.52
01/25/2018	1068466	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	169.52
02/23/2018	1071648	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	169.52
03/28/2018	1074835	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	169.52
04/24/2018	1078082	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	169.52
05/25/2018	1081358	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	169.52
06/22/2018	1084477	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	242.64
07/26/2018	1087723	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	9.95
				<hr/> 9,295.75

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

WILLIAM JAMES SMATHERS  
CARRIE ELIZABETH SMATHERS  
108 NORTH 4TH AVE.  
CLARION, PA 16214

MICHAEL S JAN JANIN ESQ  
QUINN BUSECK LEEMHUIS ET AL  
2222 W GRANDVIEW  
ERIE, PA 16506-4508

PNC BANK NA  
POB 94982  
CLEVELAND, OH 44101

JAMES C WARMBRODT ESQ  
KML LAW GROUP PC  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

8/8/18

/s/ Renee Ward

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Administrative Assistant  
Office of the Chapter 13 Trustee